

10/534896

Rec'd PCT/PTO 26 OCT 2005

**DECLARATION AND POWER OF ATTORNEY  
FOR UTILITY AND PLANT PATENT APPLICATION**

This Declaration is:

☐ Submitted with Initial Filing.

☒ Submitted after Initial Filing (surcharge under 37 C.F.R. 1.16(e) required).

**As a below named inventor, I hereby declare that:**

My residence, mailing address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled System and Method for Conducting Residential Financing Transactions, the specification of which

☐ is attached hereto

☒ was filed on May 13, 2005 as United States Application No. 10/534,896 or PCT International Application Number \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				YES	NO
US03/034339	WO	10/28/2003	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

Application Serial Number(s)	Filing Date
60/421,689	10/28/02

I hereby claim the benefit under 35 U.S.C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112. I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C.F.R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application

Application Serial Number(s)	Filing Date	Status (pending, patented, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

☒ Practitioners at Customer Number 24964; or

☐ Practitioner(s) named below:

Name	Registration Number

Please direct all future correspondence and telephone calls to:

☒ Customer Number 24964; or  
☐

Attorney Name and Registration No.	
Firm Name	
Address	
City, State, Zip	
Telephone	

Name of Sole Inventor <u>AD</u>		<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name (first and middle)	<u>Adbulkader</u>	Family Name or Surname	<u>Thomas</u>		
Inventor's Signature	<u>[Signature]</u>		Date	<u>8/17/05</u>	
Residence: City	<u>Kuwait City</u>	State		Country	<u>Kuwait</u>
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